



IMPORTANT ACCOUNT CHANGES

ALL CUSTOMERS ARE ASKED TO KINDLY TAKE NOTE OF THE FOLLOWING CHANGES.

\$0 Minimum Balance on Select Demand/Current Accounts

The minimum balance on the below accounts has been reduced to Zero.

PRODUCT NAME	OLD FEATURE	NEW ACCOUNT FEATURE
Regular Current Account	Minimum Balance \$100.00	Minimum Balance Required \$0.00
Super Current Account	Minimum Balance \$500.00	Minimum Balance Required \$0.00

New Digital Banking Account Coming Soon

Think Outside the Bank with our new Digital Banking Account.

In the coming weeks, our new Digital Banking Account will be available to all customers.

This product is ideal for the following customers:

- Those who previously held former Scotiabank Total Access and/or Electronic Access Accounts.
- Those who simply prefer the convenience of using electronic banking channels for all their banking needs.

The Digital Banking Account allows you to manage your account on the go via:

- MOREBanking
- Visa Platinum Debit Card
- Our wide ATM network

NEW DIGITAL BANKING ACCOUNT FEATURES

Monthly Fee	\$10.00
Minimum Balance	\$0.00
Charge for In-branch Transactions	\$5.00
Cheque Writing Privileges*	None

NOTICE: All former Scotiabank Total Access and Electronic Access accounts will be automatically converted to the new Digital Banking Account.

***An exception will be made for former Scotiabank Total Access and Electronic Access Account holders who previously issued cheques on their accounts. This is to facilitate the maintenance of cheque writing privileges when transferred to the new Digital Banking Account product.**

Further update on the launch of the new Digital Banking Account will be provided to all customers in due course.

Changing Chequing Account to Savings Account

Thinking of changing your Chequing Account to a Savings Account?

If you are interested in changing your account from chequing to savings, please request an appointment through our Online Appointment Portal on our website at www.ecabank.com or contact us at **480-5321**.

Migration from Total Access & Electronic Access Accounts to Chequing Accounts

After integration, former Scotiabank customers would have noticed that their “Total Access and Electronic Access Accounts” were migrated to “Chequing Accounts”. This was based on the classification of the accounts in the former Scotiabank system and the underlying similarities in the features of the two accounts. However, we assure former Scotiabank customers that the change in name does not affect the benefits previously enjoyed with the Scotiabank Total Access and Electronic Access Accounts.

Interest Payment Cycles on Savings & Chequing Accounts

Former Scotiabank Combo and Total Access Senior Accounts, now Super Current and Silver Rewards Accounts, continue to accumulate interest.

Interest payment cycles are as follows:

- On ECAB chequing accounts, interest payments are generated monthly.
- On ECAB savings accounts, interest payments are generated quarterly.

For full viewing of our products, interest rates and charges, we encourage you to review the **Product Conversion Guide** on our website at www.ecabank.com.

If you have questions or concerns relating to your account, please feel free to contact us at 268-480-6186 or visit any of our branches.

MANAGEMENT

 (268) 480 6186

 info@ecabank.com

Find us on  